MEMORANDUM

TO: Juniata College Employees

FROM: Cady Kyle, Director of Human Resources

DATE: November 1, 2026

RE: Medical Plan Premium/Pre-Tax Election

Juniata will continue offering three Medical Plan Options in 2027: the PPO Gold Plan with a $500/$1,000 deductible, the PPO Blue Plan with a $2,000/$4,000 deductible, and the Qualified High Deductible Health Plan (QHDHP) with a $1,750/$3,500 deductible coupled with a Health Savings Account (HSA). The PPO Blue Plan will function similarly to the PPO Gold Plan, featuring the same copays, provider network, covered services, and prescription drug coverage, but with a higher deductible in exchange for lower monthly premiums. Effective January 1, 2027, prescription drug coverage under all medical plans will transition to the National Select Formulary. To review a full list of services and expenses that apply toward the deductible, please refer to the Plan Grid for each plan on the Open Enrollment website, or under Plan Information while engaging with the ADP Open Enrollment experience.

Employees who have completed the voluntary Be Well @ Juniata Incentive by October 31, 2026, will receive the monthly Wellness Rate for the appropriate plan. For those who have not completed the voluntary Be Well @ Juniata Program, the monthly rate is listed as the Non-Wellness Rate. **Please note that your discount on the medical base rate will be applied to your ADP profile after Open Enrollment ends. Therefore, the rate shown during the ADP Open Enrollment event is the base rate and not the wellness rate.**

The monthly rates for January 1, 2027 through December 31, 2027 are as follows:

Coverage Level	2027 PPO Gold ($500/1000) Wellness Rate		2027 PPO Gold ($500/1000) Base Rate	
Employee Only Monthly	Total Cost	$1,157.37	Total Cost	$1,157.37
	Your Share	**$181.63**	**Your Share**	**$231.63**
2 Person Monthly	Total Cost	$2,673.65	Total Cost	$2,673.65
	Your Share	**$485.08**	**Your Share**	**$535.08**
Family Monthly	Total Cost	$3,194.37	Total Cost	$3,194.37
	Your Share	**$589.29**	**Your Share**	**$639.29**

Coverage Level	2027 PPO Blue ($2,000/4000) Wellness Rate		2027 PPO Blue ($2000/4000) Base Rate	
Employee Only Monthly	Total Cost	$1,094.79	Total Cost	$1,094.79
	Your Share	**$130.33**	**Your Share**	**$163.67**
2 Person Monthly	Total Cost	$2,529.09	Total Cost	$2,529.09
	Your Share	**$411.22**	**Your Share**	**$444.55**
Family Monthly	Total Cost	$3,021.65	Total Cost	$3,021.65
	Your Share	**$509.40**	**Your Share**	**$542.74**

Coverage Level	2027 QHDHP ($1,750/3,500) Wellness Rate		2027 QHDHP ($1,750/3,500) Base Rate	
Employee Only Monthly	Total Cost	$1,100.15	Total Cost	$1,100.15
	Your Share	**$173.24**	**Your Share**	**$223.24**
2 Person Monthly	Total Cost	$2,541.46	Total Cost	$2,541.46
	Your Share	**$465.70**	**Your Share**	**$515.70**
Family Monthly	Total Cost	$3,036.44	Total Cost	$3,036.44
	Your Share	**$566.14**	**Your Share**	**$616.14**

As you recall, Section 125 of the Internal Revenue Code allows you to pay your portion of the medical premiums with pretax dollars. The savings you recognize are equal to the amount of federal withholding and Social Security tax that is being paid on your share of the insurance premium.

If you have any questions or need information about Section 125, please contact Paige Hower, HR Benefits Specialist, at howerp@juniata.edu or ext. 3187.